## A Message from ILLINOIS ATTORNEY GENERAL LISA MADIGAN



If someone uses your personal information to obtain identification, credit or a mortgage, you may be a victim of identity theft. It can ruin your credit rating, deplete your bank accounts, and destroy your

peace of mind. Although there is no way to guarantee that you won't become a victim of identity theft, understanding how identity thieves collect your information and taking steps to guard that information can make it much more difficult for them.

As Attorney General, I worked to pass a law that requires police to take reports on identity theft. The law includes additional measures to make it easier for victims to repair their credit and their lives.

If you think your identity has been stolen, you must act quickly to repair the damage. In addition to this brochure, my office has prepared an Identity Theft Victim Kit to take you through the process step-by-step. Please do not hesitate to contact my Consumer Protection Division to request a kit or for further assistance.





## LISA MADIGAN

ILLINOIS ATTORNEY GENERAL

# CONSUMER FRAUD HOTLINES

#### CHICAGO

100 West Randolph Street Chicago, IL 60601 1-800-386-5438 TTY: 1-800-964-3013

#### SPRINGFIELD

500 South Second Street Springfield, IL 62706 1-800-243-0618 TTY: 1-877-844-5461

#### CARBONDALE

1001 East Main Street Carbondale, IL 62901 1-800-243-0607 TTY: 1-877-785-9339

### U.S. Federal Trade Commission www.ftc.gov

RD NUMBER

(877) ID THEFT (877) 438-4338

## www.IllinoisAttorneyGeneral.gov



## IDENTITY THEFT

### PROTECTING

### IDENTITY

OOLOOILIOOIOYOUR



#### such as your: personal information **Identity Thieves will steal**

- Name
- Address
- Social Security number
- Driver's license number
- Bank account numbers
- Credit card numbers

### How do they get it?

- Steal purses or wallets
- Go through your mail
- Go through your garbage
- stores, restaurants, hotels or banks Buy or steal information from
- Insecure internet sites

### What can they do with it?

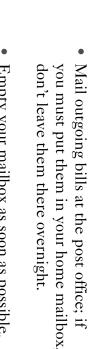
- Open new bank or credit card accounts in your name
- Obtain car or home loans
- Establish phone service
- Change mailing addresses for existing accounts and use them without your knowledge
- Empty your bank account

over the Internet unless it is a secure site and don't reveal personal information in Don't transmit personal information e-mails or discussion forums.

### ACT QUICKLY

### If you think you are a victim of **Identity Theft...**

- Immediately file a police report. Ask for a copy to show creditors and financial institutions.
- Call creditors and financial institutions to identity thieves. close all accounts opened or accessed by
- Ask for passwords on the new accounts.
- are opened or existing accounts are ask them to put a "fraud alert" in your Report the theft to the fraud units of all (Equifax, Experian, and Trans Union), three major credit reporting agencies file and contact you before new accounts
- Keep detailed records with dates of conversations. Follow up all conversations return receipt requested. with a letter sent by certified mail with



- Empty your mailbox as soon as possible.
- Shred documents containing personal information before discarding or tear them into small pieces.
- Know when your account statements are mailed, and report discrepancies and late or missing statements.

# Tips to guard against Identity Theft

- Don't give out your social security carry your card in your wallet. number unless necessary - and don't
- Carry only the ID and credit cards you
- Don't give personal information over the phone unless you initiated the call.
- Don't transmit personal information over don't reveal personal information in e-mails or discussion forums. the Internet unless it is a secure site and
- Order your credit report every year from Equifax: 1-800-685-1111 the three major credit reporting agencies. Trans Union: 1-800-916-8800 Experian: 1-888-EXPERIAN (397-3742)